

**Information to identify the case:**

Debtor 1 Kimberly L Burnett-Thomas

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-5202

EIN --\_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --\_-----

United States Bankruptcy Court District of New Jersey

Case number: 17-15501-JNP

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Kimberly L Burnett-Thomas  
aka Kimberly L Thomas, aka Kimberly Thomas

9/7/22

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Kimberly L Burnett-Thomas  
Debtor

Case No. 17-15501-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Sep 07, 2022

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 09, 2022:

Recip ID	Recipient Name and Address
db	+ Kimberly L Burnett-Thomas, 1828 Gianna Drive, Glassboro, NJ 08028-3460
cr	+ Reserves at Saddlebrook HOA, 101 Lafayette Drive, Mullica Hill, NJ 08062-4542
516713778	+ Central Credit Services Inc, P O Box 15118, Jacksonville, FL 32239-5118
516713779	+ Gloucester County Tax Office, 1200 N Delsea Dr, Clayton, NJ 08312-1096
516713781	Inspira Health, P.O. Box 48274, Newark, NJ 07101-8474
519653291	Kimberly L. Burnett-Thomas, 18 Gianna Drive, Glassboro, NJ 08028
519305468	+ Mark A. Roney Esq., Hill Wallack LLP, 21 Roszel Road, P.O. Box 5226, Princeton, NJ 08543-5226
516713787	+ Mercer County Clerk, 209 S. Broad St. Room 100, Trenton, NJ 08608-2403
516713788	+ NJ EZ Pass Violation Processing Center, PO Box 52005, Newark, NJ 07101-8205
516763277	+ New Jersey Turnpike Authority, Mark Schneider, Esq., 581 Main Street, P. O. Box 5042, Woodbridge, NJ 07095-5042
516713796	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court., State Of New Jersey, Po Box 283, Offset Program, Trenton, NJ 08695-0283
516713791	+ Shivers, Gosnay, & Greatrex Llc, 1415 Rt 70, C/O Reserve at Saddlebrook HOA, Cherry Hill, NJ 08034-2210
516713794	South Jersey Hospital, Po Box 48274, Newark, NJ 07101-8474
516713795	State Of New Jersey, P.O. Box 245, Dept Of Treasury-Division Of Taxation, Trenton, NJ 08695-0245
516742886	State of New Jersey, Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
516713797	State of New Jersey, Dept of Law and Public Safety, Trenton, NJ 08625
516727056	+ The Reserve at Saddlebrook HOA, c/o George C. Greatrex, Jr., Esquire, Shivers, Gosnay & Greatrex, LLC, 1415 Route 70 East, Suite 309, Cherry Hill, NJ 08034-2210
516947601	+ Westlake Services, LLC dba Westlake Financial Serv, 4751 Wilshire Blvd, Suite 100, Los Angeles, CA 90010-3847

TOTAL: 18

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 07 2022 20:35:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Sep 07 2022 20:35:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516713777	^ MEBN	Sep 07 2022 20:32:44	CBA Collection Bureau, 25954 Eden Landing Rd, RE: DS Waters Of North America, Hayward, CA 94545-3816
516780800	+ Email/PDF: creditonebknofications@resurgent.com	Sep 07 2022 20:44:55	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
516879598	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Sep 07 2022 20:35:00	FV-1, Inc., Trustee (See 410), C/O Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
516713784	+ EDI: IRS.COM	Sep 08 2022 00:33:00	IRS, 1601 Market St, Philadelphia, PA

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			19103-2301
516713786	+ Email/PDF: resurgentbknotifications@resurgent.com	Sep 07 2022 20:44:44	LVNV Funding, Po Box 740281, Houston, TX 77274-0281
516816808	Email/PDF: resurgentbknotifications@resurgent.com	Sep 07 2022 20:44:44	LVNV Funding LLC, C/O Resurgent Capital Services, P.O. Box 10675, Greenville, SC 29603-0675
516922121	Email/PDF: resurgentbknotifications@resurgent.com	Sep 07 2022 20:44:44	LVNV Funding, LLC its successors and assigns as, assignee of FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517261928	Email/PDF: resurgentbknotifications@resurgent.com	Sep 07 2022 20:44:44	LVNV Funding, LLC its successors and assigns as, PO Box 10587, Greenville, SC 29603-0587
516713789	^ MEBN	Sep 07 2022 20:32:25	Office Of Attorney General, 25 Market Street, PO Box 112, Richard J Hughes Justice Complex, Trenton, NJ 08625-0112
516713790	+ Email/Text: bk rpt@retrievalmasters.com	Sep 07 2022 20:35:00	Retrieval Masters Creditors Bureau Inc, 4 Westchester Plaza Suite 110, Re: E-Z Pass, Elmsford, NY 10523-1615
516713792	Email/Text: bkelectronicnoticecourtmail@computershare.com	Sep 07 2022 20:35:00	SLS Mortgage, P.O. Box 636005, Littleton, CA 80163-6005
518005015	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Sep 07 2022 20:35:00	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
516793352	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Sep 07 2022 20:35:00	U.S. Bank National Association, Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
516713798	+ EDI: WFAUTO	Sep 08 2022 00:33:00	Wells Fargo, PO Box 1697, Winterville, NC 28590-1697
516775704	EDI: WFAUTO	Sep 08 2022 00:33:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Se, P.O. BOX 19657, IRVINE, CA 92623-9657
516713799	Email/Text: bankruptcynotice@westlakefinancial.com	Sep 07 2022 20:35:00	Westlake Financial Services, PO Box 54807, Los Angeles, CA 90054-0807

TOTAL: 18

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516713776	*+	Buckley & Madole, 99 Wood Avenue South Ste 803, Iselin, NJ 08830-2713
516713783	*	IRS, PO Box 725, Special Procedures Function, Springfield, NJ 7081
516713782	*	IRS, PO Box 744, Springfield, NJ 07081-0744
516731798	*	Internal Revenue Service, PO Box 7317, Philadelphia PA 19101-7317
516731797	*	Internal Revenue Service, PO Box 7346, Philadelphia PA 191017346
516713785	*+	Irs, P.O. Box 7346, Philadelphia, PA 19101-7346
516713793	*	SLS Mortgage, P.O. Box 636005, Littleton, CA 80163-6005
518005016	*+	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
516713775	##+	Buckley & Madole, 99 Wood Avenue South Ste 803, Iselin, NJ 08830-2713
516713780	##	Guardian, Po Box 2459, Spokane, WA 99210-2459

TOTAL: 0 Undeliverable, 8 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

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**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 09, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 7, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Wilmington Trust National Association, as Successor Trustee to Citibank, N.A., as Trustee for Bear Stearns Asset Backed Securities Trust 2007-2, Asset Backed Certificates, Series 2007-2 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR THE HOLDERS OF CSAB 2007-1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Elizabeth K. Holdren	on behalf of Creditor Reserves at Saddlebrook HOA eholdren@hillwallack.com jhanley@hillwallack.com;hwbknj@hillwallack.com;eholdren@ecf.courtdrive.com
Erin Darden	on behalf of Creditor United States of America erin.darden@usdoj.gov eastern.taxcivil@usdoj.gov
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Mark A. Roney	on behalf of Creditor Reserves at Saddlebrook HOA mroney@hillwallack.com kgardiner@HillWallack.com;mroney@ecf.courtdrive.com
Seymour Wasserstrum	on behalf of Debtor Kimberly L Burnett-Thomas mylawyer7@aol.com ecf@seymourlaw.net;r47769@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
TOTAL: 9	